



Designing a First-Class User Experience for Affordable Care Act Enrollment

AB1296 Stakeholder Workgroup: Health Plan Selection

May 10, 2012

Agenda

1. Project Overview (5 min)
2. Preview Visual Design (10 min)
3. Evaluation Prototype (10 min)
4. Q&A

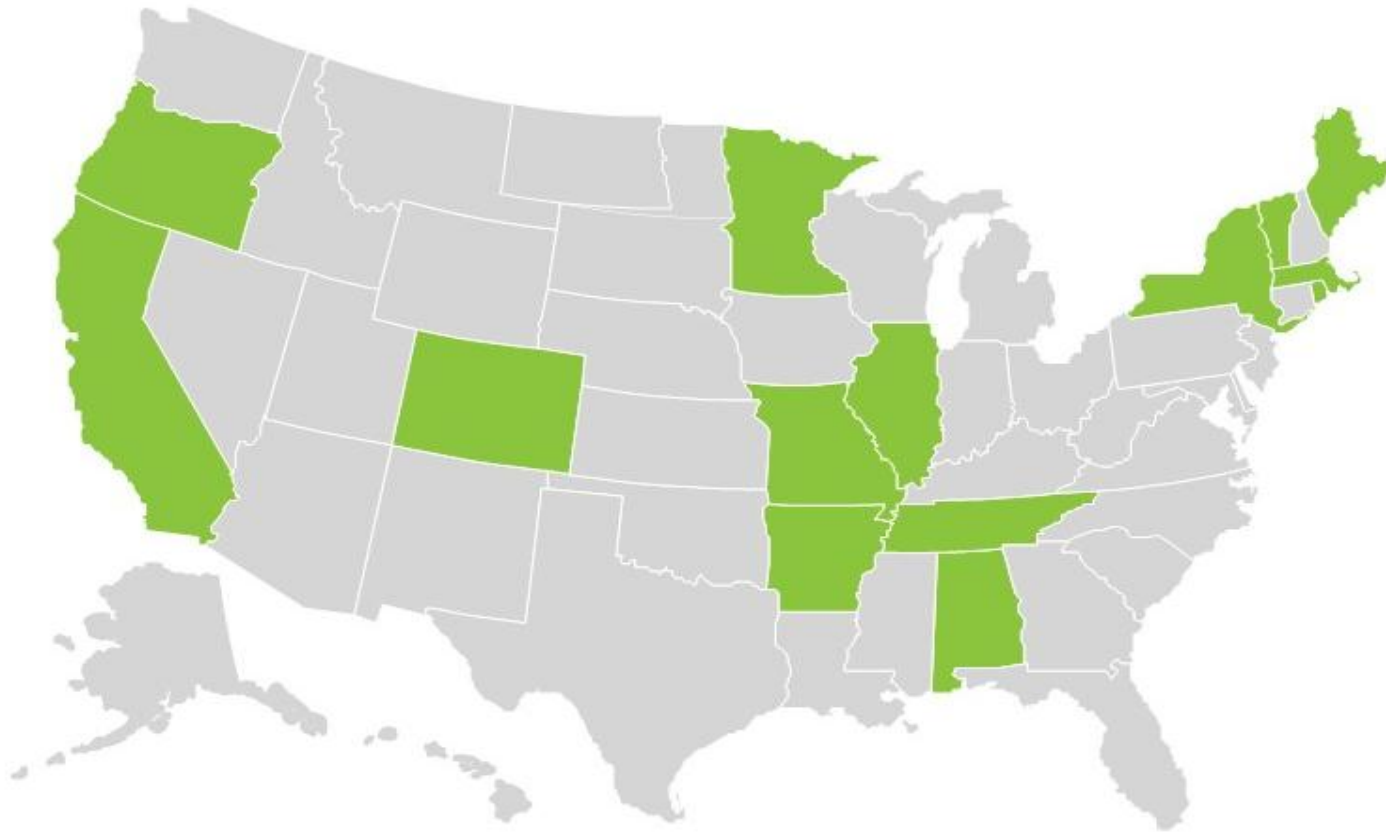
Project Objectives

1. Develop first-class user experience (UX) design for health insurance exchanges operated by state and federal governments under the Affordable Care Act.
2. Design the UX based on an understanding of consumer needs and refined through user testing.

Public / Private Partnership



11 Participating States



AL, AR, CA, CO, IL, MA (RI, VT), MN, MO, NY, OR, TN

UX 2014 Design Partner



- World-class design and innovation firm
- Palo Alto-based with 10 offices on three continents.
- Market leader in simplifying design of complex systems; understanding and then translating needs and desires of end users

Project Update

- Project in Design Refinement phase
- Final deliverables to be released on June 8
- Scope remains the same
 - Individual UX for insurance affordability programs
 - Assister tools
 - Mobile integration

Final Deliverables

- Detailed Design Specifications Manual
- Scenario-based Design Reference Prototype
- Customizable graphic files and iconography
- Communications materials



Start your application for health care coverage.

Apply Now



Sign In

Username

Password

☒ Remember me

Sign In

Forgot your [username](#) or [password](#)?[Are you an Assister?](#)

Don't have an account?

Create an Account

Should you apply for financial assistance?

See if you Qualify

Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.

Sed do eiusmod tempor incididunt ut et dolore magna aliqua. ncidunt ut labore et dolore magna aliqua. sed do eiusmod tempor incididunt ut et ncidunt [Read More](#)

Learn about your state's health benefit exchange

Learn More

Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. sed do eiusmod tempor incididunt ut et dolore magna aliqua. [Read More](#)

News

Important Dates

Open Enrollment

January 2014- June 2014



Start your application for health care coverage.



Sign In

Username

Password

☒ Remember me

Sign In

Forgot your [username](#) or [password](#)?
[Are you an Assister?](#)

Don't have an account?

Create an Account

Should you apply for financial assistance?

See if you Qualify

Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.

Sed do eiusmod tempor incididunt ut et dolore magna aliqua. ncididunt ut labore et dolore magna aliqua. sed do eiusmod tempor incididunt ut et ncididunt [Read More](#)

Learn about your state's health benefit exchange

Learn More

Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. sed do eiusmod tempor incididunt ut et dolore magna aliqua. [Read More](#)

News

Important Dates

Open Enrollement

January 2014- June 2014

Placeholder
Content

Frequently Asked Questions

Get Assistance

Find a Local Assister



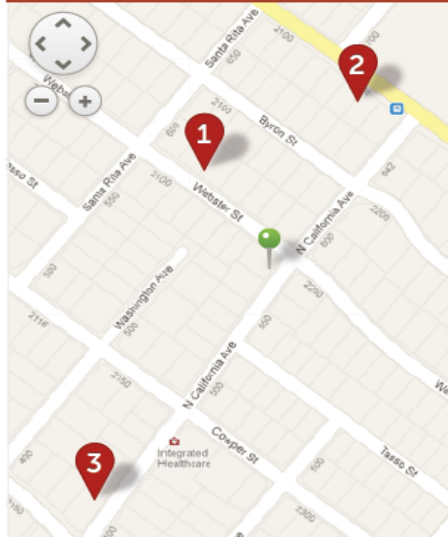
Find a local Assister

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.

100 Alma, Palo Alto 94301



Mapped Results



1. Local Assister Name Wraps Around

0.2 miles

Address Line
Address Line
City, State and ZIP
(650) 555-1212
info@email.com

M-F
9am-5pm
English
Español

Catholic Charities
Community Service

*Applications
Only*

2. Local Assister Name Wraps Around

0.2 miles

Address Line
Address Line
City, State and ZIP
(650) 555-1212
info@email.com

M-F
9am-5pm
English
Tagalog

County Health
Services

All Services

3. Local Assister Name Wraps Around

0.2 miles

Address Line
Address Line
City, State and ZIP
(650) 555-1212
info@email.com

County Health
Services

[Apply for Coverage](#)

✓ Start Your Application

✓ Build Your Household

✓ Your Household
Income

✓ Additional Questions

✓ Review, Declare & File

Understanding Your Premium Tax Credit (PTC)

1

Penelope Hermannson-Smith has a premium tax credit of
\$1,500

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Proin nec arcu nisl. Nunc consectetur varius vehicula. Aliquam erat volutpat. Donec at velit diam, vel elementum est. Vivamus tincidunt ultrices aliquam. Aliquam dapibus leo ut orci luctus id lobortis tortor condimentum.

2

There are two ways to receive this money

Monthly Credit

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Proin nec arcu nisl. Nunc consectetur varius vehicula.

Pros: Your plans cost less each month.

Cons: If your XX changes you could owe money at tax time.

Annual Tax Credit

Lorem ipsum dolor sit amet, adipiscing elit. Proin nec arcu nisl. Nunc et varius consectetur.

Pros: Risk Free.

Cons: Your plans cost more each month.

3

Adjust slider or type in amount to distribute your \$1,500 tax credit.



Monthly Tax Credit

\$30

Annual Tax Credit

\$1,125**\$1,500**

If the information you've provided the Exchange is inaccurate, you'll be required to pay back a percentage of your Premium Tax Credit.

Confirm

[Find a Plan](#)

[Find a Plan](#)

Getting Started

[Find a Plan for
\[Spouse First Last Name\]](#)[Find a Plan for
\[Child 1\]](#)[Find a Plan for
\[Child 2\]](#)[Find a Plan for
\[Child 3\]](#)[Checkout](#)[View Plans](#)

138 Plans Found

[Health Care Quality Title]

[Edit](#)

QUALITY PRIORITIES

[# of Qualities]

[Quality 1]

[Quality 2]

[Quality 3]

[Care Provider Title]

[Question about specific providers to be
included in health plan][Add Providers](#)

Enter number of total provider visits:



[#]

[Skip](#)[Next](#)

[Prescriptions Title]


[Edit](#)[Question about specific prescription
medications to be covered by health plan]


- Find a Plan
- Getting Started
- Find a Plan for [Spouse First Last Name]
- Find a Plan for [Child 1]
- Find a Plan for [Child 2]
- Find a Plan for [Child 3]
- Checkout







Back to Questions

138 Plans < 1 2 3 ... >

Sort By

 (3)






<div>Carrier Name</div> <div>Plan Name A</div> <div>HMO</div> <div>Silver</div> <div></div> <div>Add To Cart</div>	<div>Carrier Name</div> <div>Plan Name B</div> <div>PPO</div> <div>Platinum</div> <div></div> <div>Add To Cart</div>	<div>Carrier Name</div> <div>Plan Name C</div> <div>PPO</div> <div>Gold</div> <div></div> <div>Add To Cart</div>
--	--	---

Anticipated Costs

Costs include advanced payment of your Premium Tax Credit.

Adjust

<div>MONTHLY PREMIUM</div> <div>\$250/month</div> <div>ANNUAL COST</div> <div></div> <div>Minimum Expected Maximum</div>	<div>MONTHLY PREMIUM</div> <div>\$167/month</div> <div>ANNUAL COST</div> <div></div> <div>Minimum Expected Maximum</div>	<div>MONTHLY PREMIUM</div> <div>\$291/month</div> <div>ANNUAL COST</div> <div></div> <div>Minimum Expected Maximum</div>
---	---	--

Additional Coverage

Move to Top

<div><input checked="" type="radio"/> Dental Included</div> <div><input checked="" type="radio"/> Vision Included</div>	<div><input checked="" type="radio"/> Dental Included</div> <div><input type="radio"/> Vision Not-Included</div>	<div><input type="radio"/> Dental Not-Included</div> <div><input checked="" type="radio"/> Vision Included</div>
---	--	--

Quality Rating

Move to Top

<div>In-patient facilities</div> <div>★★★★☆</div> <div>Carrier Support</div> <div>★★★★☆</div> <div>Home Care</div> <div>★☆☆☆☆</div>	<div>In-patient facilities</div> <div>★★★★☆</div> <div>Carrier Support</div> <div>★★★★★</div> <div>Home Care</div> <div>No reviews yet</div>	<div>In-patient facilities</div> <div>★★★★☆</div> <div>Carrier Support</div> <div>★★★★☆</div> <div>Home Care</div> <div>★★★★★</div>
---	--	---

Household Availability

Move to Top

<div>This plan is available to:</div> <div><input checked="" type="checkbox"/> This Group</div> <div><input checked="" type="checkbox"/> The Other Group</div>	<div>This plan is available to:</div> <div><input checked="" type="checkbox"/> This Group</div> <div>The Other Group</div>	<div>This plan is available to:</div> <div><input checked="" type="checkbox"/> This Group</div> <div><input checked="" type="checkbox"/> The Other Group</div>
--	--	--

Providers

Move to Top

Prototype Scenario

- Family of three with current income below 135% FPL.
- One spouse / parent (Gustav) is a U.S. citizen, who works full time at an employer that offers coverage to employees (but not dependents). He is not an applicant.
- The other spouse / parent (Penelope) is an immigrant, who has been in the country for less than 5 years, was recently laid off, and is now receiving unemployment compensation. She is eligible for the premium tax credit and cost sharing reductions.
- Their child (Beatrice) is a U.S. citizen and is eligible for Medicaid.